



**U.S. AIR FORCE**

# **U.S. Air Force Optometry**



## **Providing the Sight to Fight**

***Integrity - Service - Excellence***



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# Why Air Force Optometry?

- Debt-free future
- Diverse locales
- Unlimited professional growth
- Excellent benefits
- Continuing education opportunities
- Excellent working environment
- “There’s just something about a man (or woman) in uniform”



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# Overview

- The Money
- The Benefits
- The Job
- The Career
- The Scholarship





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# The Money

## Air Force Optometrist (Captain)

▪ Basic Pay.....	3221
▪ Basic Allowance for Subsistence (BAS).....	187
▪ Basic Allowance for Housing (BAH).....	1892
▪ <u>Special Pay.....</u>	<u>100</u>
▪ Total.....	5290

## Civilian Optometrist

▪ Basic Pay.....	7083
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- BAS/BAH are Tax Free allowances - BAH based on married, stationed in Fairfield, CA

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• Look up BAH for other locations here.

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# Monthly Take Home Pay

## Air Force Optometrist

▪ Total.....	5290
▪ State/Fed Tax....	<b>-544</b>
▪ Student Loan.....	<b>-500*</b>
▪ Disability.....	0
▪ Health Insurance.....	0
▪ Malpractice.....	0
▪ <u>CME</u> .....	0
<b>Net</b>	<b>4746</b>

## Civilian

▪ Total.....	7083
▪ State/Fed Tax....	<b>-1706</b>
▪ Student Loan.....	<b>-1009</b>
▪ Disability.....	<b>-23</b>
▪ Health Insurance...	<b>-434</b>
▪ Malpractice.....	<b>-43</b>
▪ <u>CME</u> .....	<b>-83</b>
<b>Net</b>	<b>3785</b>

- Assuming 2-year Health Professions Scholarship & \$42,000 loan at 7.5% paid off over 10 years.
- Check out your projected payments at [www.salliemae.com](http://www.salliemae.com)



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# Future Pay Raises

BASIC PAY - EFFECTIVE JANUARY 1, 2006																
Pay Grade	Cumulative Years of Service															
	2 or less	Over 2	Over 3	Over 4	Over 6	Over 8	Over 10	Over 12	Over 14	Over 16	Over 18	Over 20	Over 22	Over 24	Over 26	
O-6	5,094.00	5,596.20	5,963.40	5,963.40	5,985.90	6,242.70	6,276.60	6,276.60	6,633.30	7,263.90	7,634.10	8,004.00	8,214.60	8,427.60	8,841.30	
O-5	4,246.50	4,783.50	5,115.00	5,177.10	5,383.50	5,507.40	5,779.20	5,978.70	6,236.10	6,630.60	6,818.10	7,003.80	7,214.40	7,214.40	7,214.40	
O-4	3,663.90	4,241.40	4,524.30	4,587.60	4,850.10	5,131.80	5,482.20	5,755.80	5,945.40	6,054.30	6,117.60	6,117.60	6,117.60	6,117.60	6,117.60	
O-3	3,221.40	3,651.90	3,941.70	4,297.50	4,503.00	4,728.90	4,875.30	5,115.90	5,240.70	5,240.70	5,240.70	5,240.70	5,240.70	5,240.70	5,240.70	

- Incremental pay raises based on time in service
- Promotions on average – approximately every 5-7 years
- Annual pay raises 0.5% above average civilian rate
- Basic Allowance for Housing (tax free) increases with promotions
- Retention bonus of \$5000/year after initial obligation is fulfilled
- Moonlighting to supplement income is often permitted



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# Active Duty Retirement

- Each year of service worth 2.5% toward retirement multiplier
  - 50% of base pay at 20-years up to 75% at 30 years
  - Must serve a minimum of 20 years to get a retirement benefit
  - Cost of Living Adjustment (COLA) applied annually based on Consumer Price Index
- Example 1: Air Force Lieutenant Colonel (O-5):
  - Retiring with 20 years would receive \$40,534.00/yr
  - Retiring with 28 years (max for rank) would receive \$60,601.00/yr
- Example 2: Air Force Colonel (O-6)
  - Retiring with 20 years would receive \$45,064.00/yr
  - Retiring with 30 years would receive \$79,572.00/yr

For more information on Military Compensation Benefits visit  
<http://www.defenselink.mil/militarypay/>

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# Other Benefits

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- 30-days paid vacation annually (2.5 days accrued/month)
- Free medical care for family
- Low cost dental care for family
- No clinic on weekends/holidays - Quality of Life!
- Thrift Savings Plan (tax-deferred retirement & savings plan)
- Commissary and Exchange Benefit
  - 20 to 25% average savings over civilian counterparts
- Paid Continuing Medical Education
- GI Bill to obtain Masters Degree
- Residency/MBA programs/PhD programs



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# Missions / Opportunities

- Expeditionary Medical Facilities
- Humanitarian Civic Assistance
- Missions
- Research (PhD programs)
- MBA Program
- Residency Program
- Career Broadening Assignments
- Adjunct Faculty Positions





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# Professional Opportunity

- There are NO similar civilian pathways or experiences that will give you the management and leadership skills you will obtain as a Air Force Officer
- Whether you serve 3 or 30 years - the skills you acquire during your Air Force career will assure your integration and acceptance into the civilian world of health care whenever that time comes



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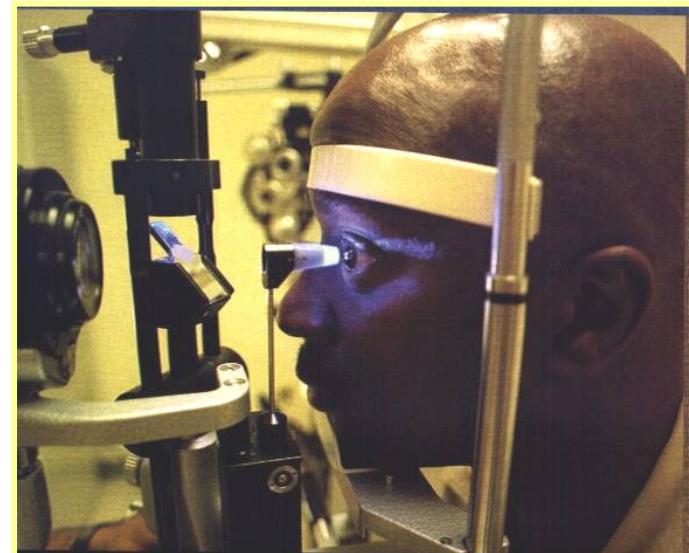


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# Air Force Optometry

- Integrated Hospital-Based Care
- Aerospace Optometry
- Specialty Contact Lens Fittings
- Pre/Post Refractive Surgery Care
- Glaucoma Management
- Electronic Medical Records
- Adjunct Faculty Positions
- Deployed Optometry
  - Operational
  - Humanitarian Civic Assistance



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# Unique Opportunities

## CONUS (outside the continental U.S.) Locations

- **Alaska** (Eielson AFB, Elmendorf AFB)
- **Hawaii** (Hickam AFB)
- **England** (RAF Lakenheath)
- **Germany** (Ramstein AB, Spangdahlem AB)
- **Italy** (Aviano AB)
- **Turkey** (Incirlik AB)
- **Japan** (Yokota AB, Misawa AB, Kadena AB)
- **Korea** (Osan AB)
- **Guam** (Andersen AB)



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# Unique Opportunities

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## CONUS (continental U.S.) Locations

- **Alabama**
- **Arizona**
- **Arkansas**
- **California**
- **Colorado**
- **Delaware**
- **District of Columbia**
- **Florida**
- **Georgia**
- **Idaho**
- **Illinois**
- **Kansas**
- **Louisiana**
- **Maryland**
- **Massachusetts**
- **Mississippi**
- **Missouri**
- **Montana**
- **Nebraska**
- **Nevada**
- **New Jersey**
- **New Mexico**
- **North Carolina**
- **North Dakota**
- **Ohio**
- **Oklahoma**
- **South Carolina**
- **Texas**
- **Utah**
- **Virginia**
- **Washington**
- **Wyoming**



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# Commissioning Options

- Health Professions Scholarship Program (HPSP)
  - Start your optometry career with less debt
  - 1-2 year scholarships available
  - Covers tuition, books & equipment
  - Monthly stipend of at least \$1279.00
- Direct Accession
  - Already licensed/practicing and looking for a change?
  - Many USAF optometrists practiced in the civilian sector before joining



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# Getting Started

- Whether you are considering applying for a scholarship or direct accession or just need more information, a USAF Medical Recruiter can help you get started.
- Go to [www.airforce.com](http://www.airforce.com) and select “Recruiter Locator” (lower right). At the advisor locator change the “Category” to “Health Professions” and then enter your address or zip code. A list of the nearest Air Force Recruiters (with contact information) will be populated for your use.